Introduction

History

In 1914 **Walter Cannon**, well-known physiologist explained Occupational stress is a relationship between emotions and physiological responses. It is considered the earliest work in the field of psychosomatic medicine.

Meaning: Body's effort to restore normal physiological functioning when some deviation is required. It is a process in which the body's internal environment is kept stable or constant.

Stressful work conditions are perceived as aversive events that require adaptive response to restore normal functioning.

In 1956 **Hans Selye**, he is the first on scientific investigations of stress and considered as "Father of Stress". He is an endocrinologist.

In1960 University of Michigan Institute for Social Research defined the first large-scale program focusing specifically on "Stress in the Workplace". The research focuses on psychosocial factors in the workplace that may be stressful to employees. Focus on role stressors.

Psychosocial factors represent the aspects of the work environment having to do with interactions with other people.

In 1978 **Terry Beehr & John Newman,** described large review and analysis on Occupational Stress published in the journal of personnel psychology. Alert people in the field of organizational psychology that Occupational Stress is a worth attention. Volume of Occupational stress research has increased after the publication of this review.

Concept

"Stress", the word stress refers to a state of deviation or variation from normal state due to unplanned or improperly designed system or work process resulting into failures and non-accomplishment of goals. Uncertainty and instability are the norms in today's work environment.

This unpredictability causes an increased level of discomfort and stress for employees and managers as they try to accomplish their day-to-day objectives and achieve their professional goals.

This unpredictability causes an increased level of discomfort and stress for employees and managers as they try to accomplish their day-to-day objectives and achieve their professional goals. Stress is the emotional and physical strain caused by our response to pressure from the outside world.

Organizational role stress occurs if there is poor fit between one's work requirements and conditions and his/her abilities. As the business environments become more competitive, businesses more dynamic and organizational roles more complex, the potential for organizational role stress increases. Varied sources of work stress have been identified by researchers. Five categories of stressors were identified such as excessive competition, hazardous working conditions, job insecurity, task demands and long or unusual working hours.

Classified stress as intrinsic to a job or role, career growth, relationship with colleagues and organizational climate and structure as five main clusters of work stressors. Stress related to occupational conditions such as role conflict, role ambiguity, group and political pressures, role overload, responsibility for persons, powerlessness,

under participation, poor peer relations, low status, intrinsic impoverishment, unprofitability and strenuous working conditions.

Identified relationship, job qualities, organizational structure, career development, physical qualities, change and role as main categories of work stressors. Proposed six specific causes of work stress which included job characteristics, organizational structure, climate and information flow, role, relationship, career development and external commitments and responsibilities.

Identified work overload, work autonomy, control supervision and support, role ambiguity and role conflict as major organizational stressors. Role conflict and ambiguity, work overload, under utilization of skills, resource inadequacy and lack of participation as the main categories of work stressors.

Stress implies some form of demand on the individual it can be perceived as a threat that it may create a psychological imbalance and can certainly affect individual performance.

Stress related to responsibilities associated with work, corporate culture or personality conflicts.

Stress is the result of a mismatch between the challenges experienced and belief in the ability to cope. Stress can lead to physical as well as emotional disorders.

No one is immune to stress, for it can affect employees at all levels of the organization. it is a source of tension and frustration, and can arise through a number of interrelated influences on behavior. Ehen stress is too severe or long-lasting, it can negatively affect both the individual and the employer.

Meaning

Occupational stress is a pattern of emotional, cognitive, behavioral and psychological reaction to adverse and noxious aspects of work content, work organization and the work environment. It is an adaptive response, mediated by individual characteristics and/or psychological processes that are a consequence of any external action, situation or event that places special physical and/or psychological demands upon a person. It can be affected the commitment of the employees.

Stress occurs in a wide range of work circumstances but is often made worse when employees feel they have little support from supervisors and colleagues, as well as little control over work processes.

There is often confusion between pressure or challenge and stress and sometimes it is used to excuse bad management practice.

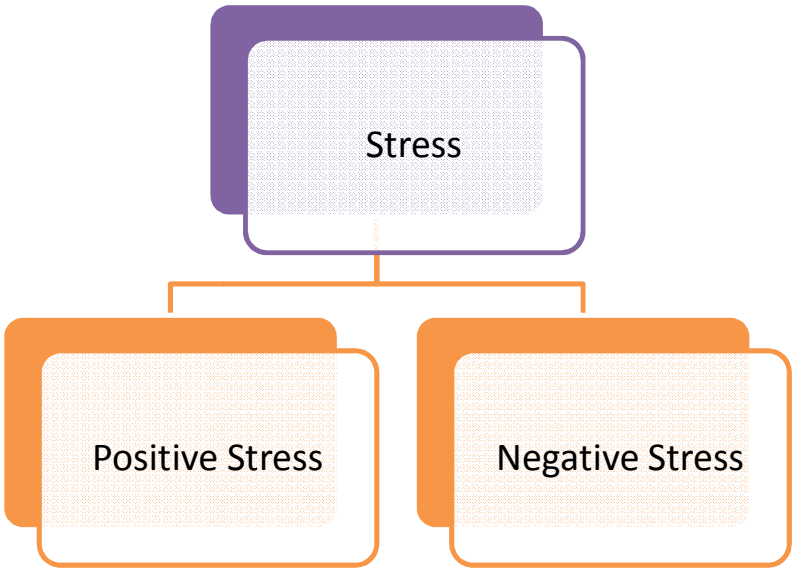
Stress could be a stimulating experience as long as it is within a controllable limit. When it goes beyond this limit, stress becomes distress, difficult to be managed. When this happens, the situation becomes hopeless and people feel helpless.

At the most basic level occupational stress can be defined according to the current World Health Organization's (WHO) definition, “occupational or work-related stress "is the response people may have when presented with work demands and pressures that are not matched to their knowledge and abilities and which challenge their ability to cope”.

According to **Beehr and Newman, “**Occupational stress is a condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning”.

Types of Stress

There are two types of stress, namely positive and negative.



Positive stress offers potential gain leading to better performance as in the case of an athlete who often uses stress positively and performs better.

Negative stress is associated with constraints. When an event or situation is very serious or dangerous, the emotions become negative and create deep dejection, despondency, and depression. These negative emotions have a crippling effect on work and life styles.

Sources of Stress

Members have experienced dramatic changes in the workplace. This has led to stressful working conditions for members faced with:

- ❖ Downsizing/Privatization
- ❖ Hiring freezes
- ❖ Contingent work (e.g. part-time or temporary)
- ❖ Shift work/Rotating schedules
- ❖ Quality Programs/Worker
- ❖ Participation schemes

These changes foster an environment which gives rise to a number of sources of stress, including:

- ❖ Little autonomy or control over one's job
- ❖ Non-existent career ladders
- ❖ Inadequate resources to do the job
- ❖ High demands, workload, time pressures
- ❖ Lack of job security
- ❖ Understaffing
- ❖ Mandatory overtime
- ❖ Violence/Harassment

Symptoms of Occupational Stress

If the threat or demand passes quickly, the body generally returns to normal. However, with prolonged stress, many health problems can develop. Some of the early symptoms of stress-related problems include:

Physical Symptoms:

- ❖ Headaches
- ❖ Stomach problems
- ❖ Eating disorders
- ❖ Sleep disturbances
- ❖ Fatigue
- ❖ Muscle aches & pains
- ❖ Chronic mild illnesses

Psychological & Behavioral:

- ❖ Anxiety
- ❖ Irritability
- ❖ Low morale
- ❖ Depression
- ❖ Alcohol & drug use
- ❖ Feeling powerless
- ❖ Isolation from co-workers

If exposure to stressors continues for a longer period of time, chronic health problems can develop, such as:

Physical Conditions:

- ❖ High Blood Pressure
- ❖ Heart disease
- ❖ Stroke
- ❖ Immune system dysfunction
- ❖ Diabetes
- ❖ Asthma

Causes of Occupational Stress

Job stress results from various interactions of the worker and the environment of the work they perform their duties. Location, gender, environment, and many other factors contribute to the build-up of stress. Job stress results from the interaction of the worker and the conditions of work.

Views differ on the importance of worker characteristics versus working conditions as the primary cause of job stress. The differing viewpoints suggest different ways to prevent stress at work.

Differences in individual characteristics such as personality and coping skills can be very important in predicting whether certain job conditions will result in stress.

In other words, what is stressful for one person may not be a problem for someone else. This viewpoint underlies prevention strategies that focus on workers and ways to help them cope with demanding job conditions.

A person's status in the workplace can also affect levels of stress. While workplace stress has the potential to affect employees of all categories; those who have very little influence to those who make major decisions for the company.

The following economic factors may lead to workplace stress:

- Pressure from investors, who can quickly withdraw their money from company stocks.
- The lack of trade and professional unions in the workplace.
- Inter-company rivalries caused by the efforts of companies to compete globally
- The willingness of companies to swiftly lay off workers to cope with changing business environments.

Coping Strategies

- New technology
  Stress due to introduction of new technology can be greatly reduced by training of the employees in the new technology so that they are comfortable and can easily adjust to the new machines and work procedures.

- Shift Work
  Allocation of shifts to employees making sure that all employees are awarded shifts in rotation to avoid monotony in work timings and conditions.

- Longer Working Hours
  Try not to work long hour and ask weather flexible working hours are available. Enough sleep is essential.

- Deadlines
  Set realistic goals and targets which are achievable in the given time frame with optimum effort.

- Commuting to work
  Try to move in closer to workplace or find work near to residence. Travel with a friend to work.

- Working conditions
  Organization need to provide with good lighting, ventilation, washroom facilities, rest rooms, first aid, canteen, etc to ensure hygienic and safe working conditions.

❖ Bad Communication

Improve communication skills, training can be imparted to employees in work related communication and interpersonal skill as well as written communication.

❖ Accepting New Jobs

Move on the next job once you learn the present job.

❖ Being the Boss

Develop good report with employees and subordinates, lead by example, have good clear communication with then and always reason out clearly and create consequences for your decisions.

❖ Job Satisfaction

Try and identify what you like in your job and what you do not. Try and check out possible solutions talk to superiors and try and change the characteristics of the job to make it more satisfying.

❖ Job Security

The threat of losing a job makes life generally very stressful. Workers also put up with more hassles just to keep a job.

❖ Work-Family Initiatives

These programmes are designed to maintain a balance between work and family of employees. These involve two types of programmes:

a) Reorganisation initiatives: It includes restructuring of jobs duties, telecommuting, part-time work and job sharing.
b) Work and life benefit programmes: It includes on-site child care, elder care, paid family, and medical leave, release time for personal or family events.

Occupational Stress in Banking Sectors of India

Banking, like other services, has become one of the highly competitive sectors in India. The banking organizations, since the beginning of this decade, have been facing greater challenges in terms of technological revolution, service diversification and global banking.

Banking sector is reckoned as a hub and barometer of the financial system. As a pillar of the economy, this sector plays a predominant role in the economic development of the country. Over the last ten years the banking industry has gone through some sweeping changes. Transformation, Consolidation, Outsourcing are just some of the most prominent buzzwords that are used to describe major trends afflicting the banking industry.

Stress is unavoidable on the part of the employees as the systems, procedures; techniques are getting complicated with the use of advance technology. Every employee cannot cope with such rapid changes taking place in the jobs. This will lead to arising of stress among employees.

An attempt has been made through this research paper to know the reasons of stress among the bank employees and the ways used by employees to cope with the stress generated at workplace. It is found that maximum number of employees in banks remains in stress. Majority of the employees try to find solution to relieve them from stress.

In the banking sector, employees facing stress at high level. Identification from the respondents of public and private sector banks of India, it concludes 81.3 % employees suffer from stress at workplace.

Review of Literature

A literature review is a written approach to examining published information on a particular topic or field. Review of literature is used to create a foundation and justification for research or to demonstrate knowledge on the current state of a field. A good literature review expands upon the reasons behind selecting a particular research question.

Review of related literature in the area of occupational stress experienced by employees of banks and other types of organizations has been made by the researcher to establish the validity of the research topic.

Various research studies made by eminent persons for a span of two decades in the areas of sources of stress, effects of job stress and coping strategies have been reviewed and the researcher has understood the gaps in the earlier studies and hence the present study has been carried out.

Jeremy Stranks, (2005), in their book titled, "***STRESS AT WORK: Management & Prevention***" explains what stress is and what causes it, how people respond to stress and cope with it, how stress can be evaluated and managed and what employers' legal responsibilities are. The emphasis of this book is strongly on practical advice and solutions. The author provides simple tools to measure and assess stress and shows how to deal with a range of stress-creating workplace situations, such as bullying, harassment and violence at work.

K. Aswathappa, (2008), in their book titled "***Human Resource Management"*** is a modest but sincere attempt toward the understanding of human resource in its proper perspective. The contents have been logically divided into six sections to enable the reader comprehend thoroughly the vital aspects and applications of the various principles of human resource management. The sections are: (1) Nature of human resource management, (2) Employee hiring, (3) Employee and executive remuneration, (4) Employee motivation, (5) Employee maintenance, (6) Industrial relations.

Brenda Gardner, Dr. John Rose, Oliver Mason, Patrick Tyler and Delia cushway, (2005), in their article titled **"*Work and Stress"***, emphasizes the transactional models of stress and the importance of cognitive appraisal in the determination of stress response. This research is determine the effectiveness of stress management training in the treatment of the work-related effects of stress by comparing the role of modifying with the teaching of appropriate behavioral coping skills.

Michailidis M, Georgious Y, (2005), in their study on ***"Employee Occupational Stress in Banking",*** employee occupational stress in banking and importance of assessment. This recognition of the harmful physical and psychological effects of stress on both individual and organizations widely. The present study examines a sample of 60 bank employees at different organizational levels and different education backgrounds. The result of data analysis provides evidence that employee's educational levels affect the degrees of stress.

Suparn Sharma and Jyoti Sharma, (2008), in their articled based on ***"A Study of Stress & Cope-up Strategies of Service Sector Employees",*** explains the stress at one point or the other everybody suffers from stress has become a part of day-to-day living of every individual. On the one part, stress provides the means to express talents and energies and pursue happiness and on the other hand stress can also cause exhaustion and illness.

Hussin W M A Wan, (2008), in their article titled ***"Managing stress at the workplace",*** considers the part of employees in modern life. Day by day employees faced continuous more stress. Employees get some relief at night when they sleep, but even in their sleep, they might dream about stressor. Managing stress requires response, but changes are also stressful.

Dhawan Sudha, (2008), in their article based on ***"Job stress: A study on Nationalized and non-Nationalized bank employees",*** is about to study job stress of nationalized and non-nationalized bank employees in India. In the modern times, stress having important concern for people of all walks of life. The study indicates many problems of bank employees related to occupational stress.

Rajendran jayashree, (2009), in the article titled ***"Stress Management with special reference to public sector employees",*** is showing the problem of stress in banking sector, which is inevitable and unavoidable. Management must take steps for helping their employees to overcome its effect. In the banking sector, mostly employees suffer from stress due to excess of work and imbalance between work and family. The productivity turns on the psychosocial well being of the employees.

Karad CA-B.D, (2010), in the article titled ***"Job stress in I.T sector- The cause and effect analysis",*** examines the changing work environment stress level. Stress not effectively managed causing various diseases like physical, physiological and psychosomatic which affects the health and productivity of an individual and also functioning of an organization. The article describes the causes and effect analysis of job stress.

Kapil Pandla, (2010), in the aticle titled ***"A study on work stress amongst employees of various public and private sector organization in India",*** explains stress in the workplace increasing considerably because of some quite common reasons like lay-off, mergers, and bankruptcies. By some of these reasons, affects the pressure that employee's faces are technological changes, working in changing shifts, low social status, fewer benefits, less number of holidays, work pressure, poor relations with superiors subordinates and peers, no reaction have led to way to stress.

Nadeem Malik, (2011), in the article based on ***"A Study on Occupational Stress Experienced by Private & Public Bank Employees",*** is about the stress is a universal element and persons from nearly every walk of life to face stress. Stress can have negative impact on both the employee and organization. This study describes the sample of 200 employees of public and private sector banks and stress higher among private bank employees compared to public bank employees. The reason of stress is found overload, role authority, role conflicts & lack of senior level support.

K.M.Pandey & Geeta Kumari, (2011), in their article titled ***"Studies on Stress Management: A case study",*** Explains work analysis has been done on stress management, working conditions and work pressure. A sample size is taken of 100 employees for the purpose of analysis from primary and secondary data. Much of the stress at work is caused not only by work overload and time pressure but also by lack of rewards and praise, and more importantly, by not providing individuals with the autonomy to do their work as they would like.

Ms. Sharmila A., Ms. Poornima J.,(2011), in their article titled ***"A study on employee stress management in selected private banks",*** examines that banking sector is becoming increasingly very fast and vast around the country. Thus, the management adds more responsibilities on the shoulders of employees, resulting into pressure on them. It causes in increasing psychological problems i.e. stress, strain, depression, sleep disorder, etc, It was found that employees have little or no sense of identification with the present jobs, this can causes an individual for another jobs and taking too much stress.

Bushara Bano and Rajiv Kumar Jha, (2012), in their article ***"Organizational role stress among public and private sector employess: A comparative study",*** is to explore the differences in job related stress between public and private sector employees. It also examines the role of stress levels in both private and public sector groups. Research entails a survey of 182 public and 120 private sector employees.

Gupta Shilpa, Dr. Gupta Sindhuja, (2013), in their article titled ***"An Evaluation of Operational Performance& Efficiency of Public Sector Banks in India",*** Public sector banks are oldest and government policy oriented from major part of total banking system in India, so there is a need to evaluate the performance of those banks. And also to analyze the comparative study of financial performance of nationalized banks. It was found that the public sector banks which successfully, withstood the global financial crisis in 2008-2009, have now started showing some signs of stress as these banks grew at a slower pace as compared with the previous year.

Ayyappan, M.sakthi Vadivel, (2013), in their article titled ***"The Impact of Occupational Stress of Selected Banking sector Employees",*** Stress is getting more attention, particularly in the banking /financial sectors. There is no such thing like stress-free job. Work is exposed to tension and anxiety as they gets through the duties assigned. Banking industry which is the backbone of the country suffers from the stress at workplace. The working nature of banking employees is very tedious.

U.V.Adinaryana Rao, S.Bhanumatti, P.Nagavali, (2013), **in their article titled "Job *stress in bank employees:*** This article focuses stress involving demands on physical or mental energy. Stress may be consists by workload in the environment, such as climate and social conditions. The cause of stress may differ from person to person or occupation to occupation.

Relevance of the Study

Through the issue of Occupational stress in is being widely discussed before many times in India, but yet not much research has been done in the area of comparison of occupational stress in public and private sector banks and it is not very much easy to find the comparison between both sector banks.

It will also try to identify any significant difference and thus relationship exists between employees working in the public and private sector bank with respect to some role stress factors such as inter role distance, role stagnation, role overload, self role distance, role ambiguity and resource inadequacy.

The study will be an attempt to identify the relationship between demographic and job related variables and level of adoption of stress coping strategies.

It will also try to identify a relationship in the stress perception of the executives working in the public and private sector banks with respect to role stress and other organizational stress factors.

Examine the role stress factors and other organizational stress factors perceived by the bank employees working in public sector and private sector banks as more or less stressful this study will attempt to address this gap in the literature.

Objectives of the Study

- To measure the level of occupational stress experienced by top level and middle level employees working in public sector and private sector banks.
- Evaluate the factor that causes Occupational Role Stress in the banks.
- To examine the significant stress coping strategies adopted by banks.
- Identify the major stressors in the employees of Public and private Sector Banks.
- To understand the relationship between individuals' "personality type" and their stress managing ability.
- To identify the stress coping techniques being used to reduce stress.

Hypothesis

- Ho1: There is no significant relationship between to measure the level of occupational stress experienced by top level and middle level employees working in public sector and private sector banks.

- Ho2: There is no relationship between evaluating factors that causes Occupational Role Stress.

- Ho3: There is no significant relationship among employees to examine the significant stress coping strategies adopted by bank.

- Ho4: There is no relationship to identify the major stressors in the employees of public and private Sector Banks.

Plan of Work and Methodology

Research Design

A research design is a map developed to guide the research. It is a part of planning stage of research, a blue print for the collection, measurement and analysis of data. Research design is a master plan specifying the methods and procedures for collecting and analyzing the needed information.

This study has to be explanatory in which tried to draw a conclusion about the Occupational stress level differences of employees in public and private sector banks in Rajasthan that there are some differences in overall job stress level of permanent employees in Private and Public sector banks.

The investigation of this study is to examine the stress level of the employees of public and private banking sector. The two - samples t - test was used for analyzing the some differences in stress level of public and private sector banks that which sector's employees were facing more stress level due to some certain dimensions of the stress variable.

Sample Design

A sample design is a definite sample plan for obtaining a sample from a given population. It refers to the technique or the procedure and the researcher would adopt in selecting items of sample.

A stratified sampling method has to be used for the selection of sectors (public and private sectors) in the banking unit and also for selecting organizations in each of these two sectors for the study. A

random selection method is used for selecting bank branches from the selected bank organizations (both the sectors) for the study.

With an aim to assess the level and causes of organizational stress and coping mechanism, four organizations from banking sector i.e., two each from public and private sector banks were taken as sample organizations for the present study. Private sector bank includes ICICI bank and HDFC bank and from Public Sector, the banks included were State Bank of India and Punjab National Bank.

The sampling population of this research going to include 200 employees from public sector and private sector banks (both middle level and top level) in Rajasthan, 100 employees from public sector banks and remaining 100 from private sector banks.

Sampling Unit: Rajasthan

Source List: Public Sector and Private sector bank employees

Size of Sample: 200

Parameter of Interest: In estimating the number of persons being stressed in jobs.

Collection of Data

The study is based on primary data. The data will be collected from employees on questionnaire - cum - scales from public and private sector banks of Rajasthan. The permission will be taken from the manager of a randomly selected bank to fill the questionnaire from their bank employees. The secondary data have to be collected through research publications, standard journals, periodicals and web. MS-Excel will be used to list and store the data. Percentage Analysis method will be used to analyze and interpret results and achieves research objectives.

Scope of the Study

The present study focuses on the occupational stress in the banking sector. The study will design to gain a better understanding of the factors that contribute to occupational stress experienced by the employees in the banks. The study will also evaluate the stress management ability of the employees and the level of adoption of coping strategies.

Significance of the Study

This study explores the relationship of occupational stress with job satisfaction, relationship of role conflict with job satisfaction and the mediation role of job stress between role conflict and job satisfaction.

The study aspire for a deeper outlook of job stressors and also to identify that how these variables impact job satisfaction in the presence of role stressors.

There may be many indicators of job stress , however , present study has been confined to conflict as a cause of job stress and consequent job dissatisfaction among employees of private and public sector banks of Rajasthan.

Limitation of the Study

While looking at these findings one should keep in mind that the results may differ from the expectations because of certain limitations faced during collection of the data, such as reluctance of the respondents in filling the questionnaire or providing the correct information regarding different variables due to personal or professional constraints.

- A small sample from private and public banks will used which may not be true representative.
- Time and resources is limited so a comprehensive study will conclude.
- Some employees were reluctant to share their views openly about the level of stress and other contributing factors even surety is given that the information is confidential.
- Some didn't take it seriously as they thought researches are just carried out for academic purposes and has nothing to do with improvement.
- Employees in banks have a lot of workload. All the questionnaires were filled at banks during work hours so it is a possibility that they have filled the questionnaire in hurry.
- The instrument is used questionnaire so other instruments like interviews, personal observation etc can also prove helpful in this regard.

- Physical factors such as lighting, ventilation and noise were not considered in the analysis relating to stressors.

- Co-operative banks are excluded from this study.

- The responses and attitude of respondents may differ from time to time. This is an inherent limitation in all the researches on behavioral sciences.

And it should also be remembered that responses of the employees in both sector are subject to other factors also like salary packages, other benefits, awards and rewards which are not primarily the part of this research but still plays an important role in the respondents reply to a specific question.

Chapterization

Chapter 1: Introduction:

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Appendices: Questionnaire

Conclusions and Suggestions

Suggestions

The findings of the study show Role ambiguity, Role conflict, Role overload, Role Stagnation and mismatch, lack of leadership support, role anxiety, Difficulty in performing the job, Lack of interpersonal relationship as the sources of stress. Hence the following suggestions are made:

- Job analysis and Job clarification
- Working Collaboratively
- Job redesign
- Training Programmes
- Knowledge updating Programmes
- Time management
- Equitable Distribution of Work load
- Developing Harmonious Relationship between Superiors and subordinates.
- Feedback Mechanism
- Employee Counselling
- Relocation Bonus
- Developing Positive attitude
- Formulating Rational New Entry Programme
- Making Organisational Strategies More Effective
- Priortising Duties
- Practicing Yoga and Meditation

Conclusion

It will conclude from the study that bank employees are experiencing Occupational stress and are varying based on the differences in their demographic variables. Important causes of occupational stress among bank employees are role ambiguity, role conflicts, Absence of role authority, Lack of Leadership Support, Role stagnation, Lack of group cohesiveness and extra Organisational factors.

Future Research

The researcher pleased to offer the following areas for future Research by future researchers undertaking Research in Occupational Stress. It should also be remembered that responses of the employees in both sector are subject to other factors also like salary packages, other benefits, awards and rewards which are not primarily the part of this research but still plays an important role in the respondents reply to a specific question.

Annexure: Questionnaire

I. Personal Information:

1. Name of employee: _____

2. Public Sector ☐ Private Sector ☐

3. Gender: Male ☐ Female ☐

4. Age: 20 – 25 yrs ( ) 25-40 yrs ( ) 40 – 60yrs ( )

5. Qualification: _____

6. Marital Status: Married ☐ Unmarried ☐

7. If married, Do you have children? Yes / No

8. If Yes, Number of children: _____

9. Family type: Joint ☐ Nuclear ☐

II. Professional information:

1. Name of the Bank: _____

2. Designation: _____

3. Number of years of work experience: _____ yrs

4. Number of years in present organization: _____ yrs

5. Level in Management: Junior level ( ) Middle level ( ) Senior level ( )

6. Description of your Job Situation:

   Full time permanent ( ) Full time temporary ( ) Part time permanent ( )

   Part time temporary ( ) other ( )

7. Annual Income: 1-2 lac ( ) 3-4 lac ( ) 4-5 lac ( ) 5 lac and above ( )

8. Place : Urban ☐ Rural ☐

III. Working Climate:

Statements	Strongly agree	Agree	Partially agree	Disagree	Strongly Disagree
Do you feel work overload?					
You carry official work at home?					
Overstaying at workplace is regular phenomena?					
Difficulty in maintain relationship with superiors?					
Lack of support from superiors?					
Do you feel discrimination and favouritism?					
Lack of sufficient resources and facilities to get work done?					
Do you feel lack of authority to carry out your job duties?					

IV. Promotion policies and career growth:

Statements	Strongly agree	Agree	Partially agree	Disagree	Strongly disagree
You worry about the layoffs and dismissal in the company ?					
Computers, pagers, cell phones and Internet have resulted in increasing pressure to constantly work at high performance levels?					
You feel comfortable to work with latest technologies in the organization?					
You are able to receive support from my boss, colleagues and juniors?					
Usually miss out quality time with your family and friends because of pressure of work?					
You are able to meet out the demands of the job?					

From the following tick the factor that motivates you to work.

Personal satisfaction	
Financial independence	
Support from family	
Constructive utilization of time	
If Other (please specify)	

Which of the following discrimination do you have ever feel at your work because of being a woman?

Factors	Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
No/Less promotion opportunities					
Lack of Mentoring					
Less access to important information					
Lack of clear responsibilities and duties					
Lack of career development opportunities					

V. Working hours:

How the following factors hinder or affect you in balancing your work and family commitments? (Tick the appropriate)

Factors	Does not affect	Affect sometimes	Affect Manytimes	Always affects
Hours of work				
Overtime				
Need to work on Holidays				
Work from home after office hours				
Traveling away from home				

Rank according to their importance, the following factors, which will help you, balance your work and family commitments. (Rank from 1 to 5, with 1 being the most important)

Factors	**Ranks**
More flexible working hours	( )
Work from home	( )
Time off for family emergencies & event	( )
Time off during school holidays (if you are a mother)	( )
Job sharing	( )

VI. Support from others:

How the following factors hinder or affect you in balancing your work and family commitments? (Tick the appropriate)

Factors	Does not affect	Affect sometimes	Affect Many times	Always affects
Negative attitude of supervisors				
Negative attitude of colleagues				
Negative attitude of spouse/family				
Excessive household work				

Rank the following factors that will help you balance your work and family commitments. (Rank from 1 to 5, with 1 being the most important)

Factors	**Ranks**
Support from spouse	( )
Support from family	( )
Support from supervisor	( )
Support from colleagues	( )
Decrease in the load of household work	( )

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